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VIA OVERNIGHT MAIL

November 15, 2010

Clerk
United States Bankruptcy Court
for the Southern District of New York
One Bowling Green
New York, NY 10004

Irving H. Picard, Trustee
c/o Baker & Hostetler LLP
45 Rockefeller Plaza
New York, NY 10111

**NOTICE OF OPPOSITION TO TRUSTEE'S
DETERMINATION OF CLAIM**
Bankruptcy Case No. 08-1789 (BRL)
Bernard L. Madoff Investment Securities LLC ("BLMIS")
In Liquidation (December 11, 2008)

Account No.	Claimant Name
012419	AGL Life Assurance Company Separate Account VL84 FBO VL300723
012420	AGL Life Assurance Company Separate Account VL84 FBO VL300724
012421	AGL Life Assurance Company Separate Account VL84 FBO VL300725
012422	AGL Life Assurance Company Separate Account VL84 FBO VL300726
012423	AGL Life Assurance Company Separate Account VL84 FBO VL300727
012424	AGL Life Assurance Company Separate Account VL84 FBO VL300728

Ladies and Gentlemen:

On behalf of AGL Life Assurance Company Separate Account VL84 FBO VL300723, AGL Life Assurance Company Separate Account VL84 FBO VL300724, AGL Life Assurance Company Separate Account VL84 FBO VL300725, AGL Life Assurance Company Separate Account VL84 FBO VL300726, AGL Life Assurance Company Separate Account VL84 FBO VL300727 and AGL Life Assurance Company Separate Account VL84 FBO VL300728 (collectively, "Claimants"), I write to express Claimants' disagreement with and opposition to the Notices of Trustee's Determinations of Claims dated October 22, 2010 (the "Determination

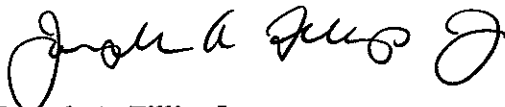
Notices”) in respect of Claimant’s Claim Numbers 012419-012424. Copies of the Determination Notices are attached to this letter as Exhibit “A.”

As set forth in the Determination Notice, the Trustee denied Claimants’ claim on the grounds that Claimants did not have accounts with BLMIS and therefore were not customers of BLMIS under SIPA as that term is defined at 15 U.S.C. Section 78lll(2).

Claimants submit this opposition to the Trustees Determination of Claims as set forth in the attached Determination Notices. To the extent that the term “customer” is defined differently under SIPA, is determined to include claimants other than those that had a direct customer account, or the application of the “customer” definition is determined to include claimants other than those that had a direct customer account with BLMIS, Claimants hereby request to be treated as all other similarly situated customer claimants in any final order or decision with respect to the treatment of customer claimants of BLMIS. In addition, to the extent that the Trustee’s definition of “Net Equity” or application of such definition is determined to be incorrect or improper, Claimants hereby requests to be treated as all other similarly situated customer claimants in any final order determining that the Trustee has misapplied the “net equity” principles. Claimants reserve all rights with respect to any such event.

Finally, please note your records that AGL Life Assurance Company has changed its name to Philadelphia Financial Life Assurance Company.

Respectfully yours,



Joseph A. Fillip, Jr.

Executive Vice President – Legal

Philadelphia Financial Life Assurance Company (f/k/a AGL Life Assurance Company)

For Claimants:

AGL Life Assurance Company Separate Account VL84 FBO VL300723

AGL Life Assurance Company Separate Account VL84 FBO VL300724

AGL Life Assurance Company Separate Account VL84 FBO VL300725

AGL Life Assurance Company Separate Account VL84 FBO VL300726

AGL Life Assurance Company Separate Account VL84 FBO VL300727

AGL Life Assurance Company Separate Account VL84 FBO VL300728



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